

LNB BANCORP INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1071669	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$1,168	\$1,178	0.8%	
Loans	\$847	\$890	5.2%	
Construction & development	\$57	\$57	-0.8%	
Closed-end 1-4 family residential	\$87	\$89	1.9%	
Home equity	\$107	\$107	-0.7%	
Credit card	\$0	\$0		
Other consumer	\$6	\$6	1.3%	
Commercial & Industrial	\$68	\$62	-9.5%	
Commercial real estate	\$287	\$296	3.3%	
Unused commitments	\$171	\$155	-9.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$137	\$135	-2.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$89	\$69	-22.0%	
Cash & balances due	\$41	\$31	-24.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$11	\$24	117.9%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$11	\$19	68.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,041	\$1,054	1.2%	
Deposits	\$994	\$1,002	0.8%	
Total other borrowings	\$43	\$48	11.5%	
FHLB advances	\$42	\$47	9.4%	
Equity				
Equity capital at quarter end	\$127	\$124	-1.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	8.6%	--	
Tier 1 risk based capital ratio	11.6%	11.0%	--	
Total risk based capital ratio	12.8%	12.2%	--	
Return on equity ¹	5.2%	5.6%	--	
Return on assets ¹	0.6%	0.6%	--	
Net interest margin ¹	3.7%	3.4%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	49.5%	63.0%	--	
Loss provision to net charge-offs (qtr)	78.2%	102.9%	--	
Net charge-offs to average loans and leases ¹	1.7%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	5.3%	6.0%	0.6%	0.0%
Closed-end 1-4 family residential	8.5%	7.3%	0.5%	0.2%
Home equity	3.3%	3.4%	0.4%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	3.6%	4.3%	2.3%	1.9%
Commercial & Industrial	1.6%	0.8%	0.2%	0.0%
Commercial real estate	6.5%	4.3%	0.7%	0.4%
Total loans	4.1%	3.1%	0.4%	0.2%